

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

RICHARD DENNIS CARDAMONE  
GERALYN ELAINE CARDAMONE  
Debtor(s)

Case No. 08-14358

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/04/2008.
- 2) The plan was confirmed on 08/01/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/10/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/09/2009, 09/07/2010.
- 5) The case was dismissed on 09/17/2010.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$52,050.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,750.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$8,750.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$473.04
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,973.04**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE HEALTH CARE	Unsecured	992.00	NA	NA	0.00	0.00
ARMOR SYSTEMS	Unsecured	19.00	NA	NA	0.00	0.00
AT&T	Unsecured	652.00	652.45	652.45	22.42	0.00
B LINE LLC	Unsecured	5,017.00	6,006.40	6,006.40	206.32	0.00
BALABAN FURNITURE	Secured	600.00	600.00	600.00	396.44	51.74
BALABAN FURNITURE	Unsecured	NA	336.60	336.60	11.57	0.00
BENEFICIAL FINANCE CORPORATION	Secured	2,498.28	21.94	21.94	21.94	0.00
BENEFICIAL FINANCE CORPORATION	Secured	NA	0.00	0.00	0.00	0.00
BENEFICIAL FINANCE CORPORATION	Secured	NA	NA	NA	0.00	0.00
BRIAR HILL II CONDO ASSOC	Secured	3,282.89	521.67	521.67	521.67	0.00
CPI CORPORATION	Unsecured	45.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	875.00	NA	NA	0.00	0.00
DR TIMOTHY CULINANE	Unsecured	2,449.00	3,106.36	3,106.36	106.70	0.00
DUPAGE COUNTY COLLECTOR	Secured	12,000.00	4,231.45	4,231.45	4,231.45	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	775.00	856.03	856.03	29.40	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	495.00	519.28	519.28	17.83	0.00
ELAN FINANCIAL SVCS	Unsecured	475.00	NA	NA	0.00	0.00
ELMHURST HOSPITAL	Unsecured	10,300.00	NA	NA	0.00	0.00
ELMHURST RADIOLOGISTS	Unsecured	104.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Secured	NA	NA	NA	0.00	0.00
GOOD SAMARITAN HOSPITAL	Unsecured	992.00	NA	NA	0.00	0.00
HSBC	Unsecured	650.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	686.00	677.28	677.28	23.27	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,600.00	2,401.08	2,401.08	82.47	0.00
MEDICAL BUSINESS BUREAU	Unsecured	1,639.00	NA	NA	0.00	0.00
METRO PARAMEDIC SERVICES	Unsecured	84.00	NA	NA	0.00	0.00
MIRAMED REVENUE GROUP	Unsecured	5,133.00	NA	NA	0.00	0.00
PELLETTIERI & ASSOC	Unsecured	952.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	854.00	871.63	871.63	29.94	0.00
PREMIER BANKCARD/CHARTER	Unsecured	448.00	451.94	451.94	15.52	0.00
SANTANDER CONSUMER USA	Secured	NA	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SHORT TERM LOAN	Unsecured	300.00	241.03	241.03	8.28	0.00
SUBURBAN RADIOLOGIST	Unsecured	277.00	NA	NA	0.00	0.00
TCF BANK	Unsecured	78.00	NA	NA	0.00	0.00
TCF BANK	Unsecured	80.00	NA	NA	0.00	0.00
TCF BANK	Unsecured	64.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$543.61	\$543.61	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,831.45	\$4,627.89	\$51.74
<b>TOTAL SECURED:</b>	<b>\$5,375.06</b>	<b>\$5,171.50</b>	<b>\$51.74</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$16,120.08</b>	<b>\$553.72</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,973.04</u>	
Disbursements to Creditors	<u>\$5,776.96</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$8,750.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/23/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.